

Information to identify the case:

Debtor 1	<u>Nicole Davis</u>	Social Security number or ITIN	xxx-xx-1832
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-14689-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole Davis

4/16/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicole Davis
 Debtor

Case No. 18-14689-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db +Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218
 cr +Newark Firemen Federal Credit Union, c/o, Neal M. Ruben, Esq., 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
 517659120 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 517380044 +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288
 517380046 +City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625
 517380049 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517380050 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517380051 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517380052 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317
 517380054 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812
 517639011 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
 517380055 +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377
 517891773 +NJSVS Surcharge Violation, System Office, PO Box 136, Trenton, NJ 08666-0136
 517380058 +New Jersey Gross Income Tax, P.O. Box 046, Trenton, NJ 08646-0046
 517380732 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517380060 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517747747 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517380063 +Tempoe LLC, 1750 Elm St #1200, Manchester, NH 03104-2907
 517380064 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
 517380065 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Apr 17 2019 00:57:32 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 17 2019 00:56:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 17 2019 00:56:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: ATLASACQU.COM Apr 17 2019 04:18:00 Atlas Acquisitions LLC, 294 Union Street,
 Attn: Avi Schild, Hackensack, NJ 07601-4303
 cr +EDI: PRA.COM Apr 17 2019 04:18:00 Orion, c/o PRA Receivables Management LLC, POB 41021,
 Norfolk, VA 23541-1021
 517380041 +EDI: CINGMIDLAND.COM Apr 17 2019 04:18:00 AT&T, P.O. Box 537104, Atlanta, GA 30353-7104
 517380039 +EDI: APNIRECOVERY.COM Apr 17 2019 04:18:00 Afni, Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 517380040 +EDI: AMEREXPR.COM Apr 17 2019 04:18:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517414045 +EDI: ATLASACQU.COM Apr 17 2019 04:18:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 517380042 +EDI: TSYS2.COM Apr 17 2019 04:18:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517912362 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 17 2019 00:57:13
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146,
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd. 33146-1837
 517912361 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 17 2019 00:57:13
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor,
 Coral Gables, FL 33146-1837
 517540593 EDI: RESURGENT.COM Apr 17 2019 04:18:00 CACH, LLC, c/o Resurgent Capital Services,
 P O Box 10675, Greenville, SC 29603-0675
 517380043 +EDI: CAPITALONE.COM Apr 17 2019 04:18:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517543853 +E-mail/Text: bankruptcy@cavps.com Apr 17 2019 00:57:08 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517380045 +Fax: 602-659-2196 Apr 17 2019 01:13:59 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517380047 +EDI: ESSL.COM Apr 17 2019 04:18:00 Dish, PO Box 94063, Palatine, IL 60094-4063
 517380048 +EDI: DCI.COM Apr 17 2019 04:18:00 Diversified Consultants, Inc.,
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
 517380053 +EDI: IRS.COM Apr 17 2019 04:18:00 Internal Revenue Service, P.O. Box 804527,
 Cincinnati, OH 45280-4527
 517380056 E-mail/Text: camanagement@mtb.com Apr 17 2019 00:56:30 M & T Bank, Po Box 844,
 Buffalo, NY 14240
 517380057 +EDI: MID8.COM Apr 17 2019 04:18:00 Midland funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 517380059 +E-mail/Text: nffcu@optonline.net Apr 17 2019 00:56:53 Newark Fireman FCU, Po Box 5086,
 Newark, NJ 07105-0086
 517654235 +E-mail/Text: nffcu@optonline.net Apr 17 2019 00:56:53 Newark Firemen Federal Credit Union,
 PO Box 5086, Newark, New Jersey 07105-0086

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Apr 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517574321 +EDI: PRA.COM Apr 17 2019 04:18:00 Orion Portfolio Services LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517380062 EDI: NEXTEL.COM Apr 17 2019 04:18:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197
517380066 +EDI: VERIZONCOMB.COM Apr 17 2019 04:18:00 Verizon Wireless Bankruptcy, Administration,
500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
517609916* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
517380061 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Michelle Labayen on behalf of Debtor Nicole Davis michelle@labayenlaw.com,
benitezgiovanna@gmail.com
Neal M. Ruben on behalf of Creditor Newark Firemen Federal Credit Union rubes13@aol.com
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
phillip.raymond@mccalla.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8